Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

1.   **(Currently Amended)** A method of authorizing purchase transactions over a computer

network using an account number that identifies a consumer's account from which funds will

be withdrawn to pay a purchase price and an authorization token associated with said account

number which, when used with said account number, enables withdrawal of funds from said

account, said method comprising ~~the steps~~:

transmitting said account number electronically over said network from a consumer

location to an on-line merchant location;

forwarding said account number electronically over said network from said on-line

merchant location to a third party contractor location;

<u>initiating from said on-line merchant location a request from the consumer location to</u>

<u>establish a connection over said network between said consumer location and said contractor</u>

<u>location, said connection bypassing said on-line merchant location;</u>

determining at said third party contractor location an authentication token type associated

with said account number;

prompting a consumer at said consumer location to electronically transmit an

authentication token in accordance with said determined authentication token type over said

~~network~~ <u>connection</u> to said third party contractor location;

transmitting said authentication token electronically over said ~~network from said~~

~~consumer location to said third party contractor location~~ connection; and

determining at said third party contractor location whether said account number and

said authentication token are valid and, if so, then authorizing the purchase transaction to

proceed.

2.   **(Cancelled)**

3.   **(Currently Amended)** The method according to claim 1 wherein said account

number is transmitted over said network via encrypted connection and wherein said

authentication token [[are]] is transmitted over said ~~network~~ connection via encrypted

connection[[s]].

4.   **(Original)** The method according to claim 1 wherein said network is the Internet and

wherein said number is electronically transmitted from said on-line merchant location to said

third party contractor location over the Internet.

5.   **(Original)** The method according to claim 1 wherein said number is electronically

transmitted from said on-line merchant location to said third party contractor location over a

private computer network.

6.   **(Cancelled)**

7.   **(Original)** The method according to claim 1 including the additional step of

determining at said third party contractor location whether said account has sufficient funds to

cover said purchase price.

8.   **(Previously Presented)** The method according to claim 1 including the additional

step of electronically transmitting a message from said third party contractor location to said

on-line merchant location indicating whether said account number and said authentication

token are valid.

9.   **(Currently Amended)** The method according to claim 7 including ~~the additional step~~

~~of~~ electronically transmitting a message from said third party contractor location to said on-

line merchant location indicating whether there are sufficient funds in said account to cover

said purchase price.

10.   **(Cancelled)**

11.   **(Original)** The system according to claim 1 wherein said authentication token type

is at least one of a personal identification number, a biometric signature, an authorization

code stored on a smart card, or a password.

12.   **(Cancelled)**

13.   **(Previously Presented)** The system according to claim 41 wherein said first

computer bypasses said second computer when transmitting said authentication token to

said third computer.

14.   **(Previously Presented)** The system according to claim 41 wherein said account

number and said authentication token are transmitted via encrypted connections.

15.   **(Cancelled)**

16.   **(Previously Presented)** The system according to claim 41 wherein said account

number is transmitted from said second computer to said third computer over a private

computer network.

17.   **(Previously Presented)** The system according to claim 41 wherein said account

number is transmitted from said second computer to said third computer over a direct connection

between the second computer and the third computer.

18.   **(Previously Presented)** The system according to claim 41 wherein said third

computer is further configured to determine whether said account has sufficient funds to cover

said purchase price.

19.   **(Cancelled)**

20.   **(Original)** The system according to claim 18 wherein said third computer is further configured to notify said second computer whether there are sufficient funds in said account to cover said purchase price.

21.   **(Previously Presented)** The system according to claim 41 wherein said second computer is further configured to notify said first computer whether said purchase is authorized.

22.   **(Cancelled)**

23.   **(Currently Amended)** A method of authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authentication token associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising ~~the steps~~:

receiving ~~at a third party contractor location~~ said account number electronically transmitted from an on-line merchant location;

determining ~~at said third party contractor location~~ an authentication token type associated with said number;

establishing a connection over said network with a consumer location in response to a request from said consumer location, said request being initiated by said on-line merchant location, said connection bypassing said on-line merchant location;

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prompting a~consumer~at~a said consumer location to electronically transmit over

said ~network~ connection ~to~said~third~party~contractor~location~ an authentication token in

accordance with said authentication token type;

receiving said authentication token electronically transmitted over said ~network~

~from~said~consumer~location~ connection; and

verifying the validity of said number and said authentication token at said third party

contractor location.

24.   (Original) The method according to claim 23 wherein said network is the Internet and

wherein said number is electronically transmitted from said on-line merchant location to said

third party contractor location over the Internet.

25.   (Cancelled)

26.   (Original) The method according to claim 23 wherein said number is electronically

transmitted from said on-line merchant location to said third party contractor location over a

direct connection between the on-line merchant location and the third party contractor

location.

27.   (Currently Amended) The method according to claim 23 including ~the~additional~

~step~of~ determining at said third party contractor location whether said account has sufficient

funds to cover said purchase price.

28.   **(Previously Presented)** The method according to claim 23 wherein said computer is

further configured to notify said on-line merchant's computer whether said account number

and authorization token are valid.

29.   **(Original)** The method according to claim 27 including the additional step of

electronically transmitting a message from said third party contractor location to said on-line

merchant location indicating whether there are sufficient funds in said account to cover said

purchase price.

30.   **(Original)** The method according to claim 23 wherein said authentication token type

is at least one of a personal identification number, a biometric signature, an authorization

code stored on a smart card, or a password.

31.   **(Currently Amended)** A system for authorizing a purchase to be made over a

computer network using an account number that identifies a consumer's account from which

funds will be withdrawn to pay a purchase price and an authorization token associated with

said account number which, when used with said number, enables withdrawal of funds from

said account, said system comprising:

   a computer connected to said network;

   said computer being configured to receive said account number transmitted from an

on-line merchant's computer, said computer being further configured to establish a

connection over said network in response to a request from a consumer's computer, said

request being initiated by said on-line merchant's computer, said connection being configured

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so as to bypass said on-line merchant's computer, said computer being further configured to

determine an authentication token type associated with said account number, prompt [[a]]

said consumer's computer to transmit over said ~~network~~ connection an authentication token

~~to said computer~~ in accordance with said authentication token type, receive said

authentication token transmitted over said ~~network~~ connection ~~from said consumer's~~

~~computer~~, and verify the validity of said number and said authentication token.

32.   **(Previously Presented)** The system according to claim 31 wherein said network is

the Internet and wherein said account number is transmitted from said on-line merchant's

computer to said computer over the Internet.

33.   **(Previously Presented)** The system according to claim 31 wherein said account

number is transmitted from said online merchant's computer to said computer over a private

computer network.

34.   **(Previously Presented)** The system according to claim 31 wherein said account

number is electronically transmitted from said on-line merchant's computer to said computer

over a direct connection between the on-line merchant computer and said computer.

35.   **(Original)** The system according to claim 31 wherein said computer is further

configured to determine whether said account has sufficient funds to cover said purchase

price.

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36.   **(Previously Presented)** The system according to claim 31 wherein said

computer is further configured to notify said on-line merchant's computer whether said

account number and authentication token are valid.

37.   **(Original)** The system according to claim 35 wherein said computer is further

configured to notify said on-line merchant's computer whether there are sufficient funds in

said account to cover said purchase price.

38.   **(Original)** The system according to claim 31 wherein said authentication token type

is at least one of a personal identification number, a biometric signature, an authorization code

stored on smart card, or a password.

39.   **(Previously Presented)** The method according to claim 1 wherein said number is

electronically transmitted from said on-line merchant location to said third party

contractor location over a direct connection between the on-line merchant location and the

third party contractor location.

40.   **(Presently Presented)** The method according to claim 1 including the additional

step of electronically transmitting a message over said network from said on-line merchant

location to said consumer location whether said purchase has been authorized.

41.   **(Currently Amended)** A system for authorizing a purchase to be made over a

computer network using an account number that identifies a consumer's account from

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which funds will be withdrawn to pay a purchase price and an authentication token

associated with said number which, when used with said account number, enables

withdrawal of funds from said account, said system comprising:

a first computer at a consumer location, said first computer being connected to said

network;

a second computer at an on-line merchant location, said second computer being

connected to said network; and

a third computer at a third party contractor location, said third computer being

connected to said network;

said first computer being configured to (1) transmit said account number over said

network to said second computer and (2) transmit said authentication token over said network

to said third computer;

said second computer being configured to forward said number received from said first

computer to said third computer, said second computer being further configured to initiate a

request from said first computer to establish a connection over said network between said first

computer and said third computer, said connection being configured to bypass said second

computer; and

said third computer being configured to (1) determine an authentication token type

associated with said account number; (2) prompt said first computer to transmit an

authentication token in accordance with said determined authentication token type over said

network, and (3) determine whether said number and said authentication token are valid.

42.   **(Previously Presented)** The system according to claim 41 wherein said network is the Internet and wherein said account number is transmitted from said second computer to said third computer over the Internet.

43.   **(Previously Presented)** The system according to claim 41 wherein said third computer is further configured to notify said second computer whether said account number and said authentication token are valid.

44.   **(Previously Presented)** The system according to claim 41 wherein said authentication token type is at least one of a personal identification number, a biometric signature, an authorization code stored on a smart card, or a password.

45.   **(Previously Presented)** The method according to claim 23 wherein said account number is electronically transmitted from said on-line merchant location to said third party contractor location over a private computer network.

46.   **(New)** A system for authorizing a purchase transaction over a computer network, the system comprising:

a verifying computer including a database comprising:

a plurality of token types, the plurality of token types being numeric, biometric, textual or a combination thereof;

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a plurality of account numbers, each of the plurality of account numbers having associated therewith at least one of the plurality of token types so as to define a unique token for each of the plurality of account numbers;

the verifying computer being configured to receive a purchasing account number from a merchant computer and receive an authorizing token from a consumer computer, the verifying computer being further configured to determine whether the purchasing account number and authorizing token correspond to one of the plurality of account numbers and its associated unique token in the database so as to authorize the purchase transaction between the merchant and the consumer computers.

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